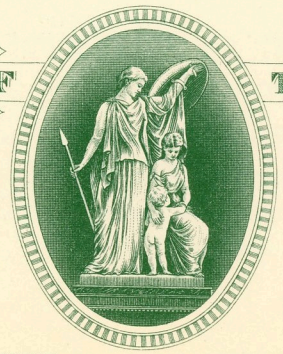
The Equitable Life Assurance Society OF THE UNITED STATES



INDIVIDUAL CERTIFICATE
(LIFE)

No. 3698—72

HEREBY CERTIFIES THAT THE

WESTERN UTILITIES CORPORATION, SAN FRANCISCO, CALIFORNIA
Southwestern Home Telephone Company, Redlands, California
Monrovia Telephone & Telegraph Company, Monrovia, California
San Fernando Telephone & Telegraph Company, San Fernando, California
Sierra Madre Telephone & Telegraph Company, Sierra Madre, California

(HEREINAFTER CALLED THE EMPLOYER)

HAS CONTRACTED TO INSURE

the life of Alice L. Grandy
(HEREINAFTER CALLED THE EMPLOYEE)

for the sum of ONE THOUSAND DOLLARS

with THE EQUITABLE LIFE ASSURANCE SOCIETY OF THE UNITED STATES by a policy of Group Life Insurance. Subject to the terms and conditions of the policy the insurance is to be payable to the beneficiary upon receipt of due proof of death of the Employee occurring while insured thereunder.

Beneficiary To the Employee's father, G. W. Grandy, if living, if not living, then to the Employee's mother, Edith H. Grandy.

IF THERE BE NO BENEFICIARY DESIGNATED BY THE EMPLOYEE OR SURVIVING AT THE DEATH OF THE EMPLOYEE, PAYMENT WILL BE MADE TO THE FIRST SURVIVING CLASS OF THE FOLLOWING CLASSES OF SUCCESSIVE PREFERENCE BENEFICIARIES: THE EMPLOYEE'S (*a*) WIDOW OR WIDOWER; (*b*) SURVIVING CHILDREN; (*c*) SURVIVING PARENTS; (*d*) SURVIVING BROTHERS AND SISTERS; (*e*) EXECUTORS OR ADMINISTRATORS. ANY MINOR'S SHARE, HOWEVER, MAY BE PAID AT A RATE NOT EXCEEDING $50 A MONTH TO SUCH ADULT OR ADULTS AS HAVE IN THE SOCIETY'S OPINION ASSUMED THE CUSTODY AND PRINCIPAL SUPPORT OF SUCH MINOR.

NO ASSIGNMENT OF THE INSURANCE HEREIN REFERRED TO SHALL BE VALID.

TERMINATION AND CONVERSION: THE INSURANCE UPON THE LIFE OF ANY EMPLOYEE SHALL AUTOMATICALLY CEASE UPON DISCONTINUANCE OF HIS REQUIRED CONTRIBUTIONS TOWARD THE PAYMENT OF PREMIUMS FOR THE INSURANCE UNDER THE POLICY, OR UPON TERMINATION OF HIS EMPLOYMENT WITH THE EMPLOYER IN THE SPECIFIED CLASSES OF EMPLOYEES; BUT IN CASE OF THE TERMINATION OF THE EMPLOYMENT FOR ANY REASON WHATSOEVER WHILE INSURED UNDER SAID POLICY, THE EMPLOYEE SHALL BE ENTITLED TO HAVE ISSUED TO HIM BY THE SOCIETY, WITHOUT FURTHER EVIDENCE OF INSURABILITY, UPON APPLICATION MADE TO THE SOCIETY WITHIN THIRTY-ONE DAYS AFTER SUCH TERMINATION AND UPON THE PAYMENT OF THE PREMIUM APPLICABLE TO THE CLASS OF RISK TO WHICH HE BELONGS AND TO THE FORM AND AMOUNT OF THE POLICY AT HIS THEN ATTAINED AGE, A NEW POLICY OF LIFE INSURANCE IN ANY ONE OF THE FORMS CUSTOMARILY ISSUED BY THE SOCIETY, EXCEPT TERM INSURANCE, IN AN AMOUNT NOT EXCEEDING THE AMOUNT OF HIS PROTECTION UNDER THE GROUP INSURANCE POLICY AT THE TIME OF SUCH TERMINATION.

THIS INDIVIDUAL CERTIFICATE IS FURNISHED IN ACCORDANCE WITH THE TERMS OF THE EQUITABLE GROUP INSURANCE POLICY, WHICH TOGETHER WITH THE EMPLOYER'S APPLICATION THEREFOR CONSTITUTES THE ENTIRE CONTRACT BETWEEN THE PARTIES.

(FOR TOTAL AND PERMANENT DISABILITY PROVISION SEE BACK PAGE HEREOF)

THE EQUITABLE LIFE ASSURANCE SOCIETY OF THE UNITED STATES

New York, November 17, 1931.

Thomas T. Parkinson

President.

OPTIONAL MODES OF SETTLEMENT

The policy provides that, subject to the limitations therein set forth, the employee may, by written notice to the Society at its Home Office, elect to have the amount of insurance on his life paid under either of the following modes of settlement in lieu of payment in a single sum; and in the absence of such election the designated beneficiary may so elect after the employee's death:

OPTION 1—Payment in Monthly Instalments the amounts of which are set forth in the policy and will be furnished by the Society on request.

OPTION 2—Payment partly in one sum and the balance in instalments under the provisions of Option 1.

TOTAL AND PERMANENT DISABILITY PROVISION

In the event that any employee who shall have been in the service of the Employer on the effective date of the aforesaid policy and who shall have become insured under the policy on that date or within three months after the date of his eligibility, shall, while insured under the policy and before attaining the age of sixty, become totally and permanently disabled by bodily injury or disease so as presumably to be thereby continuously prevented for life from engaging in any occupation or performing any work for compensation of financial value,

Or in the event that any other employee shall, after one year from the effective date of his insurance and before attaining the age of sixty, have become totally and permanently disabled as above set forth while insured under the policy, then

Upon receipt of due proof of such disability before the expiration of one year from the date of its commencement, the Society will terminate the insurance on the life of such employee and in lieu of all other benefits under the policy will pay equal monthly Disability instalments, the first of which shall be due three months after the approval of the claim by the Society or six months after the commencement of such disability, whichever is the later date; and subsequent instalments monthly thereafter during the continuance of such disability until the completion of the maximum number of instalment payments hereunder. The number of instalments and the amount of each shall be determined in accordance with the following rules.

If the amount of insurance exceeds $1,500, the maximum number of monthly Disability instalments shall be sixty, and the amount of each instalment shall be $18.12 for each $1,000 of insurance. If the amount of insurance is $1,500 or less, the maximum number of monthly Disability instalments and the amount of each such instalment shall be as shown in the following table for the respective amounts of insurance therein set forth, and, in the case of other amounts of insurance, the number of monthly Disability instalments shall be that shown for the next lower amount of insurance set forth in said table, and the amount of each such instalment shall be the amount shown in said table for the number of instalments so arrived at, multiplied by the ratio of the amount of the employee's insurance to the amount of insurance shown in the table for that number of instalments. The amount of any employee's insurance within the meaning of this provision and of the following table shall be deemed to be that in force on the life of such employee on the date of commencement of the Total and Permanent Disability in respect of which claim is made.

(Cont.)

THE EQUITABLE LIFE ASSURANCE SOCIETY OF THE UNITED STATES
393 SEVENTH AVE., NEW YORK

INDIVIDUAL CERTIFICATE (LIFE)

Alice L. Grandy
Monrovia Telephone & Telegraph Co.

WESTERN UTILITIES CORPORATION
SAN FRANCISCO, CALIFORNIA
Southwestern Home Telephone Company
Redlands, California
Monrovia Telephone & Telegraph Company
Monrovia, California
San Fernando Telephone & Telegraph Company
San Fernando, California
Sierra Madre Telephone & Telegraph Company
Sierra Madre, California

TABLE OF INSTALMENTS—TOTAL AND PERMANENT DISABILITY PROVISION

Amount of Insurance	Number of Monthly Disability Instalments	Amount of Each Monthly Disability Instalment	Amount of Insurance	Number of Monthly Disability Instalments	Amount of Each Monthly Disability Instalment	Amount of Insurance	Number of Monthly Disability Instalments	Amount of Each Monthly Disability Instalment
$500	20	$25.69	$850	34	$26.20	$1,200	48	$26.72
$525	21	$25.72	$875	35	$26.24	$1,225	49	$26.76
$550	22	$25.76	$900	36	$26.27	$1,250	50	$26.80
$575	23	$25.80	$925	37	$26.31	$1,275	51	$26.83
$600	24	$25.83	$950	38	$26.35	$1,300	52	$26.87
$625	25	$25.87	$975	39	$26.39	$1,325	53	$26.91
$650	26	$25.91	$1,000	40	$26.42	$1,350	54	$26.95
$675	27	$25.94	$1,025	41	$26.46	$1,375	55	$26.98
$700	28	$25.98	$1,050	42	$26.50	$1,400	56	$27.02
$725	29	$26.02	$1,075	43	$26.53	$1,425	57	$27.06
$750	30	$26.05	$1,100	44	$26.57	$1,450	58	$27.10
$775	31	$26.09	$1,125	45	$26.61	$1,475	59	$27.13
$800	32	$26.13	$1,150	46	$26.65	$1,500	60	$27.18
$825	33	$26.16	$1,175	47	$26.68			

All Disability instalments shall be payable to the employee, during the continuance of such disability, provided, however, that if such disability is due to or accompanied by mental incapacity, the Society may, at its election, pay said Disability instalments to the beneficiary as Trustee for the employee.

If a disabled employee shall die after the approval by the Society of a claim under this provision, but before payment of any monthly Disability instalments, the amount of insurance in force at the time of such approval shall be paid to such employee's beneficiary. If a disabled employee shall die while any Disability instalments due him remain unpaid, such remaining instalments shall be commuted at 3½% per annum compound interest and paid in one sum to the beneficiary.

The Society shall have the right at any time during the first two years after approval of any claim hereunder, and thereafter once a year, to require proof of continuance of Total and Permanent Disability. If the employee fails to furnish satisfactory proof, or if it appears at any time that such disability has terminated, no further Disability instalments will be paid on account thereof and thereafter insurance on the life of such employee, if eligible under the policy, may be restored for the amount equal to the value of the unpaid Disability instalments commuted at 3½% per annum compound interest.

THE EQUITABLE LIFE ASSURANCE SOCIETY OF THE UNITED STATES

James T. Hutchinson President

EMP.

WESTERN UTILITIES CORPORATION

SAN FRANCISCO, CALIFORNIA

Southwestern Home Telephone Company, Redlands, California
Monrovia Telephone & Telegraph Company, Monrovia, California
San Fernando Telephone & Telegraph Company, San Fernando, California
Sierra Madre Telephone & Telegraph Company, Sierra Madre, California

I take pleasure in delivering to you this Certificate of Insurance of THE EQUITABLE LIFE ASSURANCE SOCIETY OF THE UNITED STATES in accordance with the application which you have recently signed.

I congratulate you upon your wisdom in adopting this plan for the protection of your family.

Sincerely,

A. N. Johns

Vice President

WESTERN UTILITIES CORPORATION

SAN FRANCISCO, CALIFORNIA

Southwestern Home Telephone Company, Redlands, California
Monrovia Telephone & Telegraph Company, Monrovia, California
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LIFE INSURANCE PLAN

All Employees in service three months shall be eligible for amounts of insurance based on their earnings in accordance with the following table:

Those earning	less than $112.50 a month . . .	Insurance $1000
" "	$112.50 to $166.66 inclusive a month	" $2000
" "	Over $166.66 a month	" $3000